1:Beals E-5 (1940-1941)1946 NU34 Tarasco NU34
[p.636] Sierra Tarascans

471 is more costly than all the farmer's tools, especially the heavy type required to make hats. Even the sandal maker's lasts, hammers, and knives probably are more expensive than farm equipment.

CREDIT, LOANS, AND INTEREST

452 426 No organized credit facilities exist in the village, but money loans are sometimes made. Storekeepers are perhaps the only group who consistently make use of credit and who also often make loans if they have capital. The major use of credit by storekeepers is to buy goods, especially cloth. Sometimes a down payment is made on cloth, the balance being paid when the cloth is sold. This facility seems to be extended primarily by wholesalers in Purépero. [437] Most ordinary store transactions, whether buying or selling, are for cash.

One storekeeper also makes cash loans, mainly to butchers and *nixtamal* operators, who are apt to need considerable sums for a short time. The reported interest rate is 10 percent a month.

Other credit transactions are of two kinds. Most significant is the lending of money for which lands are given as security, known as the *empeño de terrenos*. In this type of transaction, the lender takes possession of the lands and utilizes them until the debt is repaid. The owner in the meantime must pay all taxes on the land. In other cases the lender does not take possession of the lands unless the debt is not repaid at the end of a term agreed upon. In either case, should the land have a standing crop at the time the lender takes possession, the crop is divided equally between the borrower and lender. There are some cases, although relatively few compared with the situation in many parts of Mexico, where lands have been held and cultivated by the lender for many years.[22] The owners have been unable to pay the debt but have continued year after year paying the taxes, in hopes ultimately of redeeming the land.

[22] In some parts of Mexico this is an extremely common form of exploitation. I have been told of regions where families have acquired control of large areas by encouraging small landowners to go into debt to them. The lenders have, in effect, established *haciendas*, but have been overlooked in the general agrarian reforms because the lands appear on the government records as belonging to numerous small owners. Often, ironically enough, the landowners are hired laborers working their own property in a futile effort to redeem their debts, but they never succeed in doing more than maintaining a large estate tax-free for the wealthy *hacendado*. [423] [556]

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[661] ejidatarios to the level of underpaid laborers. ("The committee and its gang are living off the work of the rest of the people.") The upshot was that the ejidatarios managed to obtain from the government the abandonment of the cooperative exploitation and the distribution of the land into personal parcels. No further information is available.[67]

Ejidos were also granted on the southern shores of Lake Pátzcuaro. Here, ejidos were first established around 1920. Later on some were enlarged and new ones set up during the late 'thirties. Napízaro (originally granted 1936, enlarged 1938), Erongarícuaro (granted 1918, enlarged 1936), Uricho (granted 1920, actual possession given 1930, enlarged 1936), Santa Ana (1934), Tzurumútaro (granted 1921, possession given 1930, enlarged 1937), are among the main agrarista villages.[68] Other villages like Arócutin and Puácuaro have also agrarista groups but no information is available as to ejidos granted.

All these ejidos are individual. Lands are distributed to members by furrows, Tarascan style, and each individual lot is small (not more than 2 hectares). The tilling of the land is done individually, although laborers are sometimes employed. The main crops are corn, wheat, and beans. No credit has been received from the Bank of Ejido Credit. Woodlands are owned in common by the ejido. Its members can exploit them freely, but non-members have to pay a fee.[69]

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In the Sierra and the Cañada towns there were no haciendas, and the granting of ejidos was not feasible. Only Tanaquillo in La Cañada had an ejido granted, in 1935.[70] In most villages, however, groups of peasants organized into agrarian committees in order to seize whatever lands they could — communal lands or those belonging to the richer landowners. These revolutionary groups formed armed guards by means of which they seized and kept power in their villages.[71]

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In some towns like those in La Cañada, Charapan and Urapicho, a great number of farmers had lost their lands to richer neighbors or to outsiders. Haciendas had not been formed, but there were much absentee landownership and concentration of property. The people fought to get their lands back.[72]

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67. Ibid., 477ff.
68. Mendieta y Núñez, 1940, 285-88.
69. Ibid., 283-4.
70. Ibid., 283.
71. Ibid., 281; Sáenz, 1936, 22.
72. For Urapicho, Beals, 1946, 151.

668 of stealing because it distributed the haciendas, it does not propagandize a return to the old order. It is supported by small farmers and even ejidatarios dissatisfied with the course of the land reforms. It promises the ejidatarios to rid them of the new bosses born of the Revolution and to give them as outright private property their ejido plots which now are ultimately owned by the State.

668 Since the late 'thirties, the period when
465 land reforms were more or less completed, the real wages in the countryside have been in decline[81] due mainly to wartime inflation. This fact together with the in-
[452] ability of the government to provide agricultural credit indicates the difficult situation of the countryside and explains the rapid growth of a protest movement like sinarquismo.[82]

669 The opposition to the agraristas and to the government which had arisen in many Tarascan towns has lately merged with sinarquismo. Sinarquista units function in many villages and many Tarascans are members of the party.

423 In the present situation, with the agra-
181 rian revolt receded, the Indian village communities, although greatly impaired, show a persistence of an economic foundation which is the basis for the survival of the

81. Whetten, 1948, 252.
82. Gill, 1944; Padilla, 1948; Whetten, 1948, 406-422.